0147

Please amend Paragraph ~~[0148]~~ as follows:

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~~[0148]~~ Any reference herein to a computer means any personal computer, ATM, PDA, G2.5 Mobile Device, G3 Mobile Device, or any device with a central processing unit ("CPU"). Any reference herein to a transaction means any financial transaction, remote Data Access procedure, or any interface transaction between a user and a system. The numbers on the various user interfaces and displays are merely exemplary and the use of characters, letters, colors and such may be used individually or in combination and still fall within the intended scope of the present invention.

Please amend the Abstract as follows:

A method and system for secure identification of a person in an electronic communications environment, wherein a host computer ~~is adapted to be able to~~ communicates with a plurality of user-operated electronic devices. ~~operated by the user. The user is issued with a user code, known only to the user and stored in the host computer.~~ When the user is required to identify themselves to the host computer, the host computer generates a pseudo-random security string and applies a previously issued ~~the~~ user code to the ~~pseudo-random~~ security string to generate a transaction code. The host computer also transmits the ~~pseudo-random~~ security string to one of the electronic devices for display ~~which is displayed by the electronic device~~ to the user. The user applies the ~~their known~~ user code to the displayed ~~pseudo-random~~ security string and determines the transaction code. The ~~user enters the~~ transaction code is entered into an electronic device ~~and the entered transaction code is then~~ which transmits the transaction code ~~transmitted back~~ to the host computer. Positive identification is achieved when the host computer determined transaction code matches the transaction code entered by the user. In addition, the system can ~~could~~ employ a secure user code entry interface ~~which would allow secure~~ for inputting ~~of~~ the user code.

In making the amendments set forth above, Applicant has taken care not to add new matter.

been fitted to a Gateway Server 2109 accessing a Database 2111, the Database 2111 being protected by a firewall 2115. FIG. 21 assumes that the user 2101 has registered with the system and has the Pin Safe Interface applet 2123 on their computer which allows the user 2101 to communicate with Authorization Server 2107 via the Internet 2113 using paths 2120, 2140, and 2152. To access information from the Database 2111 the Authorization Server 2107 sends a new security string to the user's computer or G2 mobile phone 2104 via the Internet 2113 or through a wireless connection 2151. The security string 2151 resides on the device 2104 until the user 2101 wishes to access the Database 2111.

[0142] The User 2101 sends his volatile TAC to the Authorization Server 2107 to confirm his/her identity. In the dual channel scenario the user obtains their TAC from the G2 mobile device 2104 via either visual extraction (using their PIN as a sequencer) or Smart PIN or standard inline memory module ("SIMM") extraction where the User 2101 enters their PIN into the device 2104 and the relevant TAC digits are displayed on the device 2104 screen. The TAC is then inputted into the user's computer (not shown). In the single channel scenario the user simply inputs their PIN into the Pin Safe interface 2123. The PIN is then converted into a TAC within the applet 2123 and transmitted via path 2120 to the Authorization Server 2107

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5 Please amend Paragraph [0146] as follows:

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[0146] FIG. 23 shows the Generic Integration Platform which displays the Authorization Server 2307 inside a firewall 2315 ~~2215~~. The Authorization Server 2307 is connected to a Net Server 2317 and a host database 2311. The host database 2311 may also be inside it's own firewall 2316.

Please amend Paragraph [0148] as follows:

[0148] Any reference herein to a computer means any personal computer, ATM, PDA, G2.5 Mobile Device, G3 Mobile Device, or any device with a central processing unit ("CPU"). Any reference herein to a transaction means any financial transaction, remote Data Access procedure, or any interface transaction between a user and a system. The numbers on the various user interfaces and displays are merely exemplary and the use of characters, letters, colors and such may be used individually or in combination and still fall within the intended scope of the present invention.